



Guinea Residents of Gloucester County Elevate Homes after Isabel

Full Mitigation Best Practice Story

Gloucester County, Virginia

Gloucester County, VA – Guinea is a tight-knit community in southeastern Gloucester County. Bounded by the Chesapeake Bay to the east, the York River to the south, and the Severn River to the north, the economic history of the area is a “watermans” life - fishing, crabbing, and harvesting oysters. With numerous wetlands, streams and creeks in the area, floodplains are prevalent.



Area residents remember September 18, 2003, as the day one of the worst hurricane disasters occurred since the August 1933 hurricane. Both events created flood levels over eight feet, with Hurricane Isabel creating a tidal surge of 6.4 feet at Gloucester Point and wind gusts up to 85 miles per hour throughout the County.

“Guinea area residents not only suffered from Hurricane Isabel flood and wind damage, but had a tornado and a separate hail storm pass through within an 18 month period,” said Dana Lyon, local Project Rebound Outreach Services worker for the Middle Peninsula-Northern Neck Community Services Board.

In early 2002, Ed and Bain Schultz bought a house in the low-lying Browns Bay area of Guinea. Following local flood plain ordinances, they purchased flood insurance and settled in with their two children, seven chickens and two cows, and made their new house a home.

As Hurricane Isabel swept rain, wind, and floodwater through the Chesapeake Bay and nearby rivers, the county issued evacuation warnings. The Schultz family retreated inland to stay with relatives.

Upon returning home, they found their home had substantial damage, which equaled or exceeded 50 percent of its pre-flood market value. They also lost all their chickens, but the two cows survived.

After the federal disaster declaration, the Schultz family sought assistance by taking the first step of registering by phone with the Federal Emergency Management Agency (FEMA) and seeking help at a Disaster Recovery Center. While there, they obtained information on Increased Cost of Compliance (ICC) coverage for floodplain compliance.

The Schultz family had obtained a Standard Flood Insurance Policy through a local insurance agent with the National Flood Insurance Program, and was able to take advantage of the ICC portion of the policy to cover the costs of elevating their home. After obtaining a proof of loss, a repair estimate, and a substantial damage declaration from the county, an ICC claim was filed.

The Schultzs packaged the ICC benefits with a low interest loan from the Small Business Administration to repair and elevate their home.

Under specific circumstances during the retrofitting process, FEMA may provide temporary rental assistance or travel trailers until families can move back into their homes.

“Having a travel trailer is a blessing,” said Bain Schultz. “To be on our property, to feed our animals, and to keep an eye on our home and its reconstruction gets us back to normal quicker.”

Their two neighbors across the road also received substantial damage to their homes and are elevating out of harm's way.

To comply with Gloucester County's floodplain ordinances, the Schultz home was elevated over a crawl space with the first floor above the established Base Flood Elevation. “It would have been irresponsible if we didn't elevate,” said Bain Schultz.

A new concrete block foundation wall includes the required flood vents. The vents allow for the free passage of water automatically in both directions without human intervention. The bottom of the openings are no higher than one foot above grade underneath the flood vents.

The September 2003 flooding from Hurricane Isabel revealed the importance of complying with floodplain regulations. Gloucester County's agreement to adopt and enforce floodplain management ordinances is an important measure to reduce the loss of property and life when flooding occurs.

Activity/Project Location

Geographical Area: **Single County in a State**

FEMA Region: **Region III**

State: **Virginia**

County: **Gloucester County**

Key Activity/Project Information

Sector: **Public**

Hazard Type: **Flooding**

Activity/Project Type: **Elevation, Structural; Flood Insurance**

Structure Type: **Wood Frame**

Activity/Project Start Date: **09/2003**

Activity/Project End Date: **03/2005**

Funding Source: **National Flood Insurance Program (NFIP); Other Federal Agencies (OFA)**

Funding Recipient: **Property Owner - Residential**

Funding Recipient Name: **Individual Homeowners under ICC**

Activity/Project Economic Analysis

Cost: **Amount Not Available**

Activity/Project Disaster Information

Mitigation Resulted From Federal
Disaster? **Yes**

Federal Disaster #: **1491 , 09/18/2003**

Value Tested By Disaster? **Unknown**

Repetitive Loss Property? **Unknown**

Reference URLs

Reference URL 1: <http://www.floodsmart.gov>

Reference URL 2: <http://www.co.gloucester.va.us/>

Main Points

- Hurricane Isabel created a tidal surge of 6.4 feet at Gloucester Point and wind gusts up to 85 miles per hour throughout Gloucester County.
- The Increased Cost of Compliance (ICC) portion of the Schultz's flood insurance policy and a low interest loan from the Small Business Administration covered the cost of elevating their home.
- Gloucester County's agreement to adopt and enforce floodplain management ordinances is an important element in reducing the loss of property and life when flooding occurs.



Bain Schultz's home is elevated following Hurricane Isabel



The Schultz's neighbors elevate following Hurricane Isabel also